



Terms and Conditions of HSBC Credit Card Welcome Offer

When can you enjoy the offer

1. The promotion period is from 28 October 2024 to 30 April 2025 ("Promotional Period").

What is the offer

2. During the promotional period, you can apply for an Eligible Credit Card. If your application is approved, you can receive a Welcome Gift as follows when you use the Eligible Credit Card to make Eligible Transactions of MOP/HKD/RMB 5,000 or above within the first 60 calendar days after card issuance:

Offer 1:

New Credit Card Customers can receive an extra 100,000 Rewards Points upon making Eligible Transactions with cumulative net spending amount of MOP/HKD/RMB5,000 or above.

Offer 2:

Existing Credit Card Customers can receive an extra 50,000 Rewards Points upon making Eligible Transactions with cumulative net spending amount of MOP/HKD/RMB5,000 or above.

Offer 3:

New Credit Card Customers can receive another extra 25,000 Rewards Points when you use an Eligible UnionPay Dual Currency Credit Card to make Eligible Transactions with cumulative net spending amount of MOP/RMB5,000 or above.

You can only enjoy the offer once under this promotion.

How you can enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
 - b. fulfil the requirements under clause 2 above.

4. You cannot enjoy the offer if you:
 - a. have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card; and
 - b. are an additional card applicant.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the Reward Points to your Eligible Credit Card account within 3 months once you fulfil the requirements under clause 2.
6. If any transaction(s) for which the Welcome Gift was awarded is subsequently reversed or if your Eligible Credit Card is cancelled within 13 months from its issuance, we may deduct your Reward Points or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. Your Eligible Credit Card applied under the same application form can enjoy:
 - a 2-year credit card annual fee waiver.

Read before you enjoy the offer

8. The currency exchange rate of MOP, HKD and RMB is 1:1:1 when calculating Eligible Transactions in this offer.
9. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra Rewards Points for Offer 1 or Offer 2.
10. Eligible transactions are defined according to the merchant codes/transaction type issued by Visa, UnionPay, or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
11. You cannot exchange the offer for cash, other products, services, or discounts or transfer the reward.
12. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.

13. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
14. The terms and conditions of the Eligible Credit Card, Rewards Programme and all other applicable prevailing promotions offered by us will apply.
15. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
16. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your Reward Points or debit your credit card for the equivalent value of any offer you have enjoyed without notice or cancel your credit card.
17. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Macao Special Administrative Region ("Macao"). In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

19. **"Eligible Credit Card"** refers to personal primary HSBC Macau Pataca Visa Gold Card, HSBC Hong Kong Dollar Visa Gold Card and HSBC Pulse UnionPay Dual Currency Diamond Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") in Macao Special Administrative Region ("Macao").
20. **"Eligible Transactions"** refer to accumulated net spending amount of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:
 - a. Finance and bank charges: annual fees, finance charges, late charges.
 - b. Other transactions:
 - mail, fax, and telephone orders.
 - purchase and/or reload of stored value cards.
 - cash advance.
 - monthly instalment(s) of instalment plans.
 - transactions at other financial institutions (including purchase of foreign currency, money orders and travel's cheques).

- transactions at financial institutions (including purchase of merchandise and services from banks).
- wire transfers.
- betting and gambling transactions.
- all unposted/cancelled/refunded transactions.

21. **“New Credit Card Customers”** refer to customers without any approved personal primary credit card issued by Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the “Bank”) in Macao when we process the application for an Eligible Credit Card.

22. **“Existing Credit Card Customers”** refer to customers with any approved personal primary credit card issued by Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the “Bank”) in Macao when we process the application for an Eligible Credit Card.

23. **“Net Spending Amount”** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions, and use of vouchers/gift cards.

Issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch